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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent Office, number 1-571-273-8300, or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope, or filed electronically and addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on **October 29, 2008**.

/Michael Chen/

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Michael Chen

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.	:	10/657,456	Confirmation No.	9809
Applicant	:	Michael Hattersley et al.		
Filing Date	:	September 08, 2003		
TC/A.U.	:	3691		
Examiner	:	Shrestha, Bijendra K.		
Attorney Docket No.	:	GP-03-01		
Customer No.	:	30349		

Title:           **METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING  
FINANCIAL ACCOUNTS**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION MAILED APRIL 29, 2008**

Sir:

In response to the Office Action Non Final mailed on April 29, 2008, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.